

Table I.F.8 Percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	90.9%	82.7%	81.1%	89.0%	91.8%	93.0%	84.4%	92.3%
Industry group **								
Agric., fish., forest.	91.2%	85.6%	89.3%	83.6%	84.4%	99.7%	87.3%	92.3%
Mining and manufacturing	90.2%	82.9%	80.3%	86.5%	94.8%	89.3%	83.6%	91.0%
Construction	87.6%	87.4%	78.8%	87.1%	95.4%	84.3%	84.0%	90.0%
Utilities and transp.	91.0%	74.7%	70.0%	86.2%	90.0%	94.5%	79.1%	92.8%
Wholesale trade	91.1%	91.2%	80.1%	91.0%	95.2%	91.5%	86.8%	92.7%
Fin. svcs. and real estate	94.7%	87.2%	82.3%	92.2%	95.7%	96.0%	87.9%	95.7%
Retail trade	92.6%	83.7%	81.3%	90.0%	88.2%	96.5%	84.9%	94.1%
Professional services	91.5%	81.3%	81.7%	91.0%	90.2%	94.1%	84.8%	92.8%
Other services	87.6%	76.9%	84.4%	87.0%	89.1%	88.6%	82.6%	88.7%
Ownership								
For profit, incorporated	90.6%	83.1%	81.3%	88.4%	91.8%	92.5%	84.4%	92.0%
For profit, unincorporated	90.3%	80.1%	75.0%	90.5%	92.5%	94.2%	82.2%	93.0%
Nonprofit	92.8%	89.1%	89.5%	90.6%	91.2%	94.4%	89.6%	93.1%
Age of firm								
Less than 5 years	84.1%	79.5%	63.3%	92.1%	89.7%	91.9%	78.7%	90.0%
5-9 years	85.7%	79.1%	81.7%	91.4%	83.2%	92.0%	82.8%	88.0%
10-19 years	88.3%	81.4%	82.8%	88.6%	92.2%	90.1%	84.7%	90.6%
20 or more years	91.9%	85.8%	83.6%	88.4%	92.6%	93.1%	85.9%	92.7%
Multi/single status								
2 or more locations	93.0%	65.9%	86.4%	88.8%	94.0%	93.2%	87.4%	93.2%
1 location only	86.4%	83.0%	80.5%	89.1%	88.7%	83.8%	84.1%	88.6%
Percent full-time employees								
Less than 25%	83.5%	88.8%	91.9%	77.2%	68.6%	92.9%	88.7%	82.5%
25-49 %	92.2%	89.1%	87.4%	82.5%	90.4%	95.9%	85.8%	93.3%
50-74 %	87.7%	79.7%	88.4%	87.8%	90.5%	87.5%	85.1%	88.4%
75% or more	91.4%	82.8%	79.6%	89.8%	92.7%	93.4%	84.2%	92.9%
Union presence								
No union employees	90.9%	83.4%	80.8%	89.5%	92.2%	93.2%	84.9%	92.5%
Has union employees	91.0%	54.4% *	87.8%	75.0%	88.4%	92.3%	73.1%	91.7%
Percent low-wage employees								
50% or more low-wage	90.3%	81.7%	76.1%	87.8%	85.8%	93.3%	83.7%	91.0%
Less than 50% low-wage	91.0%	82.7%	81.4%	89.2%	92.7%	92.9%	84.5%	92.5%
Percent women employees								
Less than 25%	89.6%	83.2%	77.9%	88.2%	95.7%	90.5%	83.1%	91.8%
25-49 %	92.3%	76.6%	83.8%	90.3%	93.7%	94.1%	83.5%	93.8%
50-74 %	91.1%	86.4%	85.0%	89.4%	88.1%	93.2%	88.1%	91.5%
75% or more	90.6%	84.3%	81.1%	89.1%	89.0%	93.4%	84.4%	92.0%
Percent age 50 or older employees								
Less than 25%	89.3%	80.4%	77.5%	87.0%	90.6%	92.6%	82.0%	91.4%
25-49 %	92.9%	85.9%	83.6%	90.8%	92.5%	94.2%	87.5%	93.5%
50-74 %	89.5%	84.2%	86.0%	90.9%	93.8%	87.8%	86.1%	90.5%
75% or more	83.4%	82.7%	84.4%	94.1%	82.7%	78.1%	84.9%	81.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.F.8 Standard errors for percent of private-sector employees enrolled with single coverage health insurance in a plan that had an individual maximum out-of-pocket by firm size and selected characteristics: United States, 2019

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	1.95%	2.00%	0.98%	0.78%	0.52%	1.00%	0.42%
Industry group **								
Agric., fish., forest.	3.01%	9.21%	7.68%	9.94%	7.95%	0.30%	5.48%	3.49%
Mining and manufacturing	1.11%	7.04%	5.68%	3.87%	1.26%	1.66%	2.96%	1.19%
Construction	1.83%	6.22%	4.73%	3.26%	2.42%	5.05%	2.90%	2.38%
Utilities and transp.	1.60%	15.89%	11.03%	4.76%	4.55%	1.39%	6.25%	1.51%
Wholesale trade	1.83%	3.12%	12.67%	2.78%	1.34%	1.84%	5.69%	1.24%
Fin. svcs. and real estate	0.66%	4.83%	5.69%	2.72%	1.27%	0.67%	2.93%	0.61%
Retail trade	1.14%	4.74%	4.67%	2.97%	5.00%	0.69%	2.82%	1.23%
Professional services	0.61%	3.29%	2.62%	1.29%	1.25%	0.81%	1.48%	0.66%
Other services	1.28%	5.17%	4.38%	2.52%	2.27%	2.01%	2.40%	1.47%
Ownership								
For profit, incorporated	0.48%	2.48%	1.91%	1.23%	1.08%	0.65%	1.11%	0.54%
For profit, unincorporated	1.00%	3.78%	7.56%	1.92%	1.48%	1.03%	2.92%	0.86%
Nonprofit	0.83%	3.64%	3.64%	2.73%	1.54%	1.11%	2.07%	0.89%
Age of firm								
Less than 5 years	3.27%	5.60%	11.13%	2.37%	5.88%	7.72%	4.89%	4.09%
5-9 years	1.83%	5.79%	4.25%	2.19%	4.10%	2.89%	2.73%	2.43%
10-19 years	1.22%	4.05%	3.38%	2.05%	1.65%	2.93%	1.88%	1.49%
20 or more years	0.42%	2.40%	1.91%	1.35%	0.84%	0.54%	1.15%	0.44%
Multi/single status								
2 or more locations	0.41%	16.87%	3.22%	1.95%	0.60%	0.51%	2.53%	0.42%
1 location only	0.84%	1.95%	2.18%	1.14%	1.68%	6.13%	1.08%	1.27%
Percent full-time employees								
Less than 25%	4.50%	6.97%	4.46%	5.70%	12.26%	1.46%	3.18%	5.30%
25-49 %	1.02%	4.93%	3.74%	4.09%	2.41%	0.90%	2.59%	1.09%
50-74 %	1.40%	4.86%	3.15%	3.15%	2.00%	2.40%	2.26%	1.66%
75% or more	0.42%	2.24%	2.34%	1.09%	0.77%	0.56%	1.15%	0.44%
Union presence								
No union employees	0.41%	1.89%	2.05%	0.97%	0.72%	0.61%	0.99%	0.45%
Has union employees	1.07%	18.80% *	7.56%	7.72%	4.44%	1.01%	7.70%	1.05%
Percent low-wage employees								
50% or more low-wage	1.13%	7.08%	6.19%	2.80%	3.40%	1.09%	2.85%	1.21%
Less than 50% low-wage	0.41%	2.03%	2.08%	1.05%	0.73%	0.58%	1.05%	0.44%
Percent women employees								
Less than 25%	0.84%	2.88%	3.07%	1.61%	0.77%	1.61%	1.55%	1.00%
25-49 %	0.72%	5.77%	6.77%	2.43%	1.17%	0.73%	3.02%	0.64%
50-74 %	0.76%	3.32%	2.88%	1.92%	2.19%	0.83%	1.56%	0.83%
75% or more	0.78%	3.06%	3.13%	1.76%	1.54%	1.10%	1.67%	0.86%
Percent age 50 or older employees								
Less than 25%	0.69%	3.17%	3.43%	1.53%	1.41%	0.99%	1.64%	0.76%
25-49 %	0.48%	3.25%	2.83%	1.66%	1.11%	0.57%	1.44%	0.51%
50-74 %	1.19%	3.86%	3.54%	1.86%	1.48%	2.41%	2.04%	1.42%
75% or more	3.15%	5.75%	5.43%	2.14%	6.26%	8.72%	3.88%	4.96%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2019 Medical Expenditure Panel Survey-Insurance Component.

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